

# Things to remember

## Check list for purchasers/allottees

- Check the NOC issued to the developer by the Sindh Building and Control Authority (SCBA) ([Karachi Building & Town Planning Regulations 2002, chapter 5-1](#)).
- Check the Floor Certificate issued to the builder by the SCBA for Category 'III' buildings (area greater than 20,000 sq ft and/or height of 50ft) and Category 'IV' buildings (for public use , with area greater than 3,600 sq ft) ([Karachi Building & Town Planning Regulations 2002, chapter 3-2.11](#)).
- If the agreement has not been executed and there is a cancellation of the project, the builder/developer shall refund the total amount paid till date by the allottee **within 30 days**. However, if the agreement has been executed, the builder can deduct only **4% of the amount paid**; the rest of the amount should be refunded **within 30 days** ([Karachi Building & Town Planning Regulations 2002, chapter 5-2.11.3](#)).
- If the builder delays in handing over the possession of the plot within the specified time, he will be liable to pay the interest or profit of the delayed period to the allottee on the total amount paid as per the prevailing bank rate ([Karachi Building & Town Planning Regulations 2002, chapter 5-2.19](#)).
- If the builder abandons the project, he will refund the total amount received from the purchaser (with mark up as per the prevailing bank rate), along with the compensation of 5% of the total amount received from the allottee against the booked plot **within 60 days** of announcing abandonment ([Karachi Building & Town Planning Regulations 2002, chapter 5-2.21](#)).
- Understand all the terms and conditions before signing the agreement.



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The Advocacy and Legal Advice Centre (ALAC) of Transparency International Pakistan receives a multitude of complaints on wide ranging issues. However, one of the areas that receives the most complaints is the property sector. There is a lot of evidence which suggests that most people go through a lot of trouble and are taken advantage of because of their ignorance of the law and their rights.

Thus, the ALAC has compiled a check list of the basic laws when buying property.

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